REMARKS

Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow. Claims 4, 5, 13 and 15-25 were canceled previously. Claim 6 has been amended. Claims 1-3, 6-12, and 14 are pending in the present application.

I.   Objection to Claim 6

On page 2 of the Office Action, Claim 6 was objected to because it depended from a canceled claim and because there was no antecedent basis for the term "pre-established criteria." Applicants thank the Examiner for noting these discrepancies. Applicants have amended Claim 6 to address both issues. As a result, Applicants respectfully request withdrawal of the objection to Claim 6.

II.   Rejection of Claims 1-3 and 6-9 Under 35 U.S.C. § 103(a)

On page 2 of the Office Action, Claims 1-3 and 6-9 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Publication No. 2002/0111946 to Fallon (Fallon), in view of U.S. Patent No. 7,146,367 to Shutt (Shutt), and further in view of U.S. Patent No. 6,859,212 to Kumar (Kumar). Applicants respectfully traverse the rejection of Claims 1-3 and 6-9 because Fallon, Shutt, and Kumar, alone and in combination, fail to teach, suggest, or describe, all of the claim elements as recited in at least Claim 1.

Independent Claim 1, with emphasis added through underlining, recites in part:

> receiving user selected filing preferences at the second system from the first system;
>
> providing an online environment by the second system configured ...
>
> to <u>automatically and without human intervention associate the financial document with the created folder based on the received user selected filing preferences so that the financial document is included in the created folder in the online environment hosted at the second system</u>, wherein the online environment displays the financial document in the created folder.

The Examiner states:

> Fallon and Shutt do not appear to expressly recite receiving user selected filing preferences and associating the financial document with the created folder based on the received user selected filing preferences.
>
> Kumar, however, teaches receiving user selected filing preferences (col. 39 line 14-15) at the second system from the first system and associating the financial document with the created folder based on the received user selected filing preferences (col. 39 line 8-17 and figures 18-20) for automatically categorizing financial information (i.e. transactions).

Applicants agree that Fallon and Shutt fail to teach, suggest, or describe <u>at least</u> these elements as recited in Claim 1. Applicants, however, respectfully disagree that Kumar teaches at least "automatically and without human intervention associat[ing] the financial document with the created folder based on the received user selected filing preferences so that the financial document is included in the created folder in the online environment hosted at the second system" as recited in Claim 1.

Kumar describes "a summary interface ... provided as part of a software suite for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of data sources and accessible through a single interfacing node ...." (Abstract). At Column 39, lines 8-17 cited by the Examiner, Kumar states:

> There are three functional links displayed on the face of interface 243. A Save Categories function 317 allows a user to select categories related to specific accounts and save them to be accessed as new transactions occur. In one embodiment, a user may specifically create categories for certain types of transactions. When new transactions occur, they are automatically categorized according to user preference. In a preferred embodiment however, most transactions can be associated by default with one of the plurality of default categories available.

Thus, Kumar describes sorting <u>transactions</u> based on categories. Kumar does not teach anything whatsoever related to organizing the transactions into folders. As shown in Fig. 21

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of Kumar reproduced below, the categories are merely used to organize the display of the transactions within the transaction history.

Transaction Center: Transaction History / All Accounts – By Category; YTD

TRANSACTION HISTORY

Select an Account: All Accounts
Chase Credit Card
American Express
BankOne Checking

Select a View: By Category
Chronological
Auto
Charitable Contributions
Entertainment
Food and Beverage

Select a Timeframe: YTD
This Month
Last 6 months
Last 12 months

Display

Transaction History – All Accounts ... Chart

Date	Description	Category		Amount
01/05/00	Brake Repair Shop	Auto	Chase Mastercard	$553.36
03/01/00	Big O Tires	Auto	American Express	$432.21
Auto Total				**$985.75**
02/05/00	Pomona College	Charitable Contributions	First USA Card	$100.00
04/15/00	American Heart Association	Charitable Contributions	First USA Card	$200.00
Charitable Contributions Total				**$300.00**
01/03/00	The Fillmore	Entertainment	American Express	$154.32
02/01/00	Shoreline Amphitheater	Entertainment	Chase Mastercard	$88.44
03/09/00	TicketMaster	Entertainment	BankOne Checking	$145.34
04/31/00	Great American Music Hall	Entertainment	American Express	$196.20
Entertainment Total				**$588.30**
01/03/00	Fixof Final	Food and Beverage	Chase Mastercard	$27.85
04/07/00	Clementines	Food and Beverage	Chase Mastercard	$167.67
Food and Beverage Total				**$195.52**
01/03/00	Payment to Bob Formichi	Housing	BankOne Checking	$1,600.00
02/04/00	Payment to Bob Formichi	Housing	Chase Mastercard	$800.00
03/05/00	Payment to Bob Formichi	Housing	BankOne Checking	$800.00
04/31/00	Payment to Bob Formichi	Housing	American Express	$800.00
Housing Total				**$4,000.00**
Expenses YTD				**$6,067.35**

Edit Categories

Fig. 21

Kumar further states:

> It is noted herein that a <u>user may arbitrarily change a category associated with any line item by simply interacting with the drop-down menus</u> such as menu 315, and selecting an alternate category. .... <u>By selecting one of the basic categories, **transactions are sorted and displayed according to that category**</u>. By selecting one of the subcategories associated with the basic category, transactions are sorted and displayed according to that subcategory.

(Col. 38, lines 25-44; underlining and bolding added). Sorting and displaying a transaction in a transaction history based on a category code is clearly distinct from "associat[ing] the financial document with the created folder based on the received user selected filing

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preferences so that the financial document is included in the created folder in the online environment hosted at the second system" as recited in Claim 1. Again, Kumar provides no teaching whatsoever for organizing documents into folders. Kumar further does not search across folders, but instead sorts rows in a transaction history based on categories. This is a distinct functionality as shown in Figs. 11-14 of the present invention. Therefore, Kumar fails to teach, suggest, or disclose all of the elements recited in Claim 1.

Therefore, Fallon, Shutt, and Kumar, alone and in combination, fail to teach, suggest, or describe, all of the claim elements as recited in at least Claim 1. An obviousness rejection cannot be properly maintained where the references used in the rejection do not disclose all of the recited claim elements. Therefore, Applicants respectfully request withdrawal of the rejection of Claims 1-3 and 6-9.

III.   Rejection of Claims 10-12 and 14 Under 35 U.S.C. § 103(a)

On page 6 of the Office Action, Claims 10-12 and 14 were rejected under 35 U.S.C. § 103(a), as being unpatentable over Fallon in view of Kumar. Applicants respectfully traverse the rejection of Claims 10-12 and 14 because Fallon and Kumar, alone and in combination, fail to teach, suggest, or describe, all of the claim elements as recited in at least Claim 10.

Independent Claim 10, with emphasis added through underlining, recites in part:

> an on-line environment for a customer user at a customer user computer connectable to the network to organize, send, search, create, and save financial information using a hierarchy of folders defined by the customer user in the online environment hosted at the host computer, wherein each folder in the hierarchy of folders includes a financial document that includes multiple indicators, wherein the financial document is automatically and without human intervention associated with a folder in the hierarchy of folders based on customer user selected filing preferences received from the customer user computer, wherein the host computer is configured to provide a search across folders

The Examiner states:

> Fallon does not appear to expressly teach [associating the financial document with a folder] based on customer user

selected filing preferences received from the customer
computer.

Kumar, however, teaches teach [associating the financial
document with a folder] based on customer user selected filing
preferences (col. 39 line 14-15) received from the customer
computer (col. 39 line 8-17 and figures 18-20) for automatically
categorizing financial information (i.e. transactions).

Applicants agree that Fallon fails to teach, suggest, or describe at least these elements
as recited in Claim 10. Applicants, however, respectfully disagree that Kumar teaches at least
"wherein the financial document is automatically and without human intervention associated
with a folder in the hierarchy of folders based on customer user selected filing preferences
received from the customer user computer" as recited in Claim 10.

The Examiner cites to the identical section of Kumar discussed above with reference
to Claim 1. For the same reasons discussed in Section II. above, Applicants respectfully
submit that Kumar fails to teach, suggest, or describe at least "wherein the financial document
is automatically and without human intervention associated with a folder in the hierarchy of
folders based on customer user selected filing preferences received from the customer user
computer" as recited in Claim 10.

Therefore, Fallon and Kumar, alone and in combination, fail to teach, suggest, or
describe, all of the claim elements as recited in at least Claim 10. An obviousness rejection
cannot be properly maintained where the references used in the rejection do not disclose all of
the recited claim elements. Therefore, Applicants respectfully request withdrawal of the
rejection of Claims 10-12 and 14.

Applicants believe that the present application is in condition for allowance.
Favorable reconsideration of the application as amended is respectfully requested. The
Examiner is invited to contact the undersigned by telephone if it is felt that a telephone
interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be
required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment,
to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a

check or credit card payment form being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicants hereby petition for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.
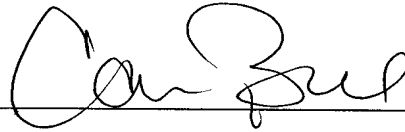
Respectfully submitted,

Date __June 17, 2009__   By _____
FOLEY & LARDNER LLP
Customer Number: 23524   Callie M. Bell
Telephone: (608) 258-4263   Attorney for Applicant
Facsimile: (608) 258-4258   Registration No. 54,989

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